

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): John Gavan et al.

Confirmation No.: Not Assigned

Serial No.: Not Assigned

Art Unit: Not Assigned

Filed: July 24, 2003

Examiner: Not Assigned

Title: System and Method for Detecting and Managing Fraud

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97, and 1.98, the attention of the U.S. Patent and Trademark Office is hereby directed to the documents listed on the attached Form PTO-1449. It is respectfully requested that the documents be expressly and independently considered during the prosecution of this application, and that the documents be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being submitted within three months of the filing date of the application and prior to issuance of a first Office Action on the merits, therefore, no fee is due.

Under 37 C.F.R. § 1.98(d), no copy of any patent, publication, pending U.S. application or other information listed in this information disclosure statement is required to be provided, as the information was previously submitted to, or cited by, the Office in earlier Application No. 08/928,851, filed September 12, 1997.

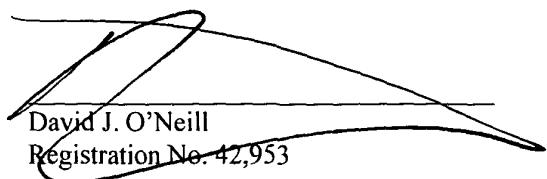
Each of the documents listed on the attached form equivalent to Form PTO-1449 is in the English language.

It is respectfully requested that the documents cited in this Information Disclosure Statement be independently considered by the Examiner.

Please charge any shortage in the fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 13-2491 and please credit any excess fees to such deposit account.

Respectfully submitted,

Date: 7/24/03



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| FORM PTO-1449 (REV. 7-80) | | U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE | | ATTY. DOCKET NO. | SERIAL NO. | | | |
|--|--|---|---------|------------------------------|-----------------------|-------------|------------------------------|----|
| LIST OF DOCUMENTS CITED BY APPLICANT <i>(Use several sheets if necessary)</i> | | | | COS94041C1 | NOT ASSIGNED | | | |
| | | | | APPLICANT(S): Gavan et al. | | | | |
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| <p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p> | | | | | | | | |

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| OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i> | | | | | | | |
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